

ABSTRACT OF THE DISCLOSURE

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An apparatus and method for providing employee benefits information, including a receiver for receiving a request for employee benefits information, a database for storing employee benefits information, a processing device for processing the request for employee benefits information in conjunction with the employee benefits information stored in the database, wherein the processing device is capable of processing a request for employee benefits information regarding at least one of healthcare insurance information, disability insurance information, and life insurance information, and at least one of pension benefits information and retirement benefits information, wherein the processing device generates a message containing a response to the request for employee benefits information, and a transmitter for transmitting the message to a communication device associated with at least one of an employee, a benefits beneficiary, an employer, and a benefits administrator.